



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name AMERIS BANCORP

City/State ATLANTA, GA

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 21,886,957

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	338,870	346,457	690,724	585,925	376,192	-2.19	215.39
Income from lease financing receivables.....	47	131	185	923	1,885	-64.12	
Fully taxable income on loans and leases.....	330,387	337,725	672,145	571,079	363,598	-2.17	218.70
Tax-exempt income on loans and leases.....	8,530	8,863	18,764	15,769	14,479	-3.76	125.78
Estimated tax benefit on income on loans and leases.....	2,268	2,357	4,987	4,191	3,972	-3.77	67.43
Income on loans and leases (tax equivalent).....	341,185	348,945	695,896	591,039	382,049	-2.22	213.59
Investment interest income (tax equivalent).....	11,478	17,945	31,484	38,930	28,505	-36.04	13.23
Interest on balances due from depository institutions.....	1,117	1,334	1,739	8,139	4,985	-16.27	129.36
Interest income on other earning assets.....	263	2,001	2,537	2,635	1,875	-86.86	8.68
Total interest income (tax equivalent).....	354,043	370,225	731,656	640,743	417,414	-4.37	195.86
Interest on time deposits of \$250K or more	1,955	5,737	9,468	9,684	4,271	-65.92	
Interest on time deposits < \$250K.....	4,724	14,783	23,855	39,800	18,189	-68.04	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,894	17,855	25,744	53,049	26,594	-66.99	84.01
Interest on other borrowings and trading liabilities.....	3,028	10,640	14,484	21,712	16,437	-71.54	-5.90
Interest on subordinated debt and mandatory convertible securities	9,271	7,012	15,199	6,983	4,443	32.22	
Total interest expense.....	24,872	56,027	88,750	131,228	69,934	-55.61	180.28
Net interest income (tax equivalent).....	329,171	314,198	642,906	509,515	347,480	4.77	197.11
Non-interest income.....	207,362	173,321	443,632	189,543	111,009	19.64	321.78
Adjusted operating income (tax equivalent)	536,533	487,519	1,086,538	699,058	458,489	10.05	235.43
Overhead expense.....	284,697	315,424	614,786	463,164	285,215	-9.74	163.70
Provision for credit losses.....	-28,449	105,591	126,360	20,100	17,527		
Securities gains (losses)	0	0	0	120	89		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	280,274	66,509	345,397	215,933	155,710	321.41	462.37
Applicable income taxes	64,643	12,511	78,256	50,143	30,464	416.69	309.26
Tax equivalent adjustments	2,342	2,440	5,153	4,349	4,219	-4.02	39.65
Applicable income taxes (tax equivalent).....	66,985	14,951	83,409	54,492	34,683	348.03	283.38
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	213,289	51,558	261,988	161,441	121,027	313.69	558.99
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	213,289	51,558	261,988	161,441	121,027	313.69	558.99
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	213,289	51,558	261,988	161,441	121,027	313.69	558.99
Investment securities income (tax equivalent).....	11,478	17,945	31,484	38,930	28,505	-36.04	13.23
US Treasury and agency securities (excluding mortgage-backed securities)	794	1,055	1,963	2,075	2,032	-24.74	-32.43
Mortgage-backed securities	8,412	13,986	24,006	30,245	19,585	-39.85	34.66
All other securities	2,272	2,904	5,515	6,610	6,888	-21.76	-16.32
Cash dividends declared.....	20,971	20,856	41,724	30,350	17,431	0.55	501.92
Common	20,971	20,856	41,724	30,350	17,431	0.55	501.92
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	11,688,079	10,912,558	10,701,838	10,366,536	6,090,685	7.11	191.95
Commercial and industrial loans	2,087,399	2,403,404	2,219,952	1,330,847	984,866	-13.15	630.51
Loans to individuals	626,779	1,308,810	1,052,924	1,550,833	482,559	-52.11	1442.57
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	62,829	64,202	53,783	56,676	55,240	-2.14	12.30
Other loans and leases	1,526,294	1,550,580	1,620,087	1,170,295	1,009,861	-1.57	348.77
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,991,380	16,239,554	15,648,584	14,475,187	8,623,211	-1.53	238.38
Less: Allowance for loan and lease losses	175,070	208,793	199,423	38,189	28,819	-16.15	705.51
Net loans and leases	15,816,310	16,030,761	15,449,161	14,436,998	8,594,392	-1.34	236.22
Debt securities that reprice or mature in over 1 year	696,804	1,110,909	844,134	1,293,447	1,143,736	-37.28	-15.70
Mutual funds and equity securities	1,455	1,466	1,466	1,461	1,442	-0.75	-56.32
Subtotal	16,514,569	17,143,136	16,294,761	15,731,906	9,739,570	-3.67	198.42
Interest-bearing bank balances	3,024,795	408,799	1,894,206	351,451	483,135	639.92	4718.62
Federal funds sold and reverse repos	20,000	20,010	20,000	24,413	35,048	-0.05	263.64
Debt securities that reprice or mature within 1 year	109,418	126,987	137,745	108,956	47,687	-13.84	581.52
Trading assets	0	0	0	0	0		
Total earning assets	19,668,782	17,698,932	18,346,712	16,216,726	10,305,440	11.13	250.08
Non-interest-bearing cash and due from depository institutions	259,721	292,899	203,349	246,234	172,156	-11.33	123.41
Premises, fixed assets, and leases	286,203	271,684	296,578	272,423	145,410	5.34	130.85
Other real estate owned	10,383	35,611	22,635	33,397	33,898	-70.84	-78.60
Investment in unconsolidated subsidiaries	4,710	4,865	4,710	4,865	3,472	-3.19	39.39
Intangible and other assets	1,657,158	1,568,622	1,564,673	1,468,934	783,139	5.64	423.82
Total assets	21,886,957	19,872,613	20,438,657	18,242,579	11,443,515	10.14	251.49
Quarterly average assets	21,512,066	19,181,837	19,841,468	17,979,845	11,307,980	12.15	250.71
Average loans and leases (YTD)	15,983,213	14,872,069	15,490,987	11,315,950	7,557,221	7.47	266.95
Memoranda							
Loans held-for-sale	1,210,589	1,736,397	1,167,659	1,656,711	111,298	-30.28	1078.11
Loans not held-for-sale	14,780,791	14,503,157	14,480,925	12,818,476	8,511,913	1.91	219.71
Real estate loans secured by 1–4 family	4,100,547	4,462,332	3,794,455	4,370,440	2,035,619	-8.11	135.71
Commercial real estate loans	7,401,776	6,271,532	6,734,966	5,836,283	3,907,233	18.02	252.82
Construction and land development	1,527,883	1,642,072	1,606,710	1,639,660	900,230	-6.95	311.83
Multifamily	536,386	273,244	347,951	297,317	276,528	96.30	375.87
Nonfarm nonresidential	5,337,507	4,356,216	4,780,305	3,899,306	2,730,475	22.53	230.66
Real estate loans secured by farmland	185,756	178,694	172,417	159,813	147,833	3.95	11.99
Total investment securities	807,677	1,239,362	983,345	1,403,864	1,192,865	-34.83	-4.53
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	66,608	87,623	80,001	96,273	77,804	-23.98	-31.92
Municipal securities	60,837	93,198	66,778	105,260	150,733	-34.72	-61.59
Mortgage-backed securities	636,166	1,005,762	784,204	1,148,870	896,572	-36.75	12.17
Asset-backed securities	0	0	0	0	0		
Other debt securities	42,611	51,313	50,896	52,000	66,314	-16.96	120.75
Mutual funds and equity securities	1,455	1,466	1,466	1,461	1,442	-0.75	-56.32
Available-for-sale securities	777,167	1,237,896	981,879	1,402,403	1,191,423	-37.22	-8.13
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	66,608	87,623	80,001	96,273	77,804	-23.98	-31.92
Municipal securities	60,837	93,198	66,778	105,260	150,733	-34.72	-61.59
Mortgage-backed securities	607,111	1,005,762	784,204	1,148,870	896,572	-39.64	7.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	42,611	51,313	50,896	52,000	66,314	-16.96	120.75
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-47						
Available-for-sale securities appreciation (depreciation)	31,595	50,311	42,299	22,965	-6,553	-37.20	50.85
Structured notes, fair value	0	0	0	0	0		
Pledged securities	389,619	586,000	438,695	679,589	503,170	-33.51	-17.73

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,983,761	5,595,868	6,151,070	4,199,448	2,520,016	24.80	349.41
NOW, ATS and transaction accounts	3,513,702	2,702,449	3,241,056	2,366,109	1,677,130	30.02	225.82
Time deposits less brokered deposits < \$250K	878,641	1,553,283	1,121,568	1,753,879	1,220,312	-43.43	
MMDA and other savings accounts	5,785,171	4,919,174	5,520,915	4,594,143	3,084,335	17.60	244.41
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	17,161,275	14,770,774	16,034,609	12,913,579	8,501,793	16.18	261.64
Time deposits of \$250K or more	567,351	582,959	498,316	660,785	389,820	-2.68	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	5,544	12,879	11,641	20,635	20,384	-56.95	-85.07
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	1,100,000	0	1,135,881	2,034	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	48,872	50,289	48,955	36,846	75,815	-2.82	35.76
Brokered deposits < \$250K	529,371	236,085	424,898	452,709	757,700	124.23	
Noncore funding	1,151,138	1,982,212	983,810	2,306,856	1,245,753	-41.93	57.37
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	501,762	391,421	500,545	395,804	163,112	28.19	500.41
Other liabilities	235,778	268,076	272,605	156,758	76,510	-12.05	481.38
Total liabilities	19,049,953	17,412,483	17,791,569	15,772,997	9,987,168	9.40	240.12
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	72,008	71,674	71,754	71,500	49,015	0.47	98.35
Common surplus	1,920,566	1,909,839	1,913,285	1,907,108	1,051,584	0.56	370.09
Retained earnings	863,828	481,948	671,510	507,950	377,135	79.24	375.41
Accumulated other comprehensive income	25,024	39,613	33,505	17,995	-4,826	-36.83	93.09
Other equity capital components	-44,422	-42,944	-42,966	-34,971	-16,561		
Total holding company equity capital	2,837,004	2,460,130	2,647,088	2,469,582	1,456,347	15.32	353.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,837,004	2,460,130	2,647,088	2,469,582	1,456,347	15.32	353.26
Total liabilities and capital	21,886,957	19,872,613	20,438,657	18,242,579	11,443,515	10.14	251.49
Memoranda							
Non-interest-bearing deposits	6,983,761	5,595,868	6,151,070	4,199,448	2,520,016	24.80	349.41
Interest-bearing deposits	11,274,236	9,993,950	10,806,753	9,827,625	7,129,297	12.81	210.97
Total deposits	18,257,997	15,589,818	16,957,823	14,027,073	9,649,313	17.11	252.50
Long-term debt that reprices within 1 year	0	0	0	0	70,000		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,647,088	2,469,582	2,469,582	1,456,347	804,479		
Accounting restatements	0	-56,704	-56,704	-276	0		
Net income	213,289	51,558	261,988	161,441	121,027		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	7,535	2,905	6,431	8,715	914		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,456	7,973	7,994	18,410	2,062		
Changes incident to business combinations	0	0	0	869,294	547,127		
Less: Dividends declared	20,971	20,856	41,724	30,350	17,431		
Change in other comprehensive income	-8,481	21,618	15,509	22,821	-3,126		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	5,419		
Holding company equity capital, ending balance	2,837,004	2,460,130	2,647,088	2,469,582	1,456,347		

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,389,763	4,086,245	3,347,591	2,160,971	334,364
Interest rate contracts	3,389,763	4,086,245	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,698,000	2,749,000	2,128,000	1,814,669	163,189
Written options	674,525	1,279,952	1,199,939	288,490	108,607
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	674,525	1,279,952	1,199,939	288,490	108,607
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	17,238	57,293	19,652	57,812	62,568
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,389,763	4,086,245	3,347,591	2,160,971	334,364
Interest rate contracts	3,389,763	4,086,245	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,715,238	2,806,293	2,147,652	57,812	25,454
One year or less	2,698,000	2,786,114	2,128,000	37,114	0
Over 1 year to 5 years	9,643	9,172	11,800	8,491	0
Over 5 years	7,595	11,007	7,852	12,207	25,454
Gross negative fair value (absolute value)	3,297	16,380	17,617	5,034	1,276
Gross positive fair value.....	20,314	51,919	51,756	7,865	3,434
Held for trading.....	0	0	0	0	0
Non-traded.....	20,314	51,919	51,756	7,865	3,434
Current credit exposure on risk-based capital derivative contracts	20,314	51,919	51,756	7,865	3,332
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		49,395		57,402		61,517		113,277		54,537
90+ days past due loans and leases		4,874		15,127		8,326		5,754		4,222
Nonaccrual loans and leases.....		59,921		77,745		76,457		75,124		42,058
Total past due and nonaccrual loans and leases.....		114,190		150,274		146,300		194,155		100,817
Restructured 30–89 days past due		1,966		2,558		4,484		5,925		2,814
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		11,068		5,517		6,145		5,622		5,205
Total restructured loans and leases		13,034		8,075		10,629		11,547		8,019
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		79,241		34,500		74,359		23,683		25,249
Other real estate owned.....		10,383		35,611		22,635		33,397		33,898
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.31	0.27	68	0.35	0.36	59	0.39	0.39	62	0.78
90+ days past due loans and leases	0.03	0.10	51	0.09	0.13	69	0.05	0.12	54	0.04
Nonaccrual loans and leases.....	0.37	0.58	31	0.48	0.61	41	0.49	0.66	41	0.52
90+ days past due and nonaccrual loans and leases.....	0.41	0.73	28	0.57	0.80	39	0.54	0.85	35	0.56
30–89 days past due restructured.....	0.01	0.01	80	0.02	0.01	76	0.03	0.01	82	0.04
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.07	0.12	43	0.03	0.13	22	0.04	0.13	27	0.04
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.31	0.27	68	0.35	0.37	58	0.39	0.40	62	0.78
90+ days past due assets	0.03	0.10	50	0.09	0.13	68	0.05	0.12	54	0.04
Nonaccrual assets	0.37	0.59	31	0.48	0.62	41	0.49	0.67	40	0.52
30+ days past due and nonaccrual assets	0.71	1.04	40	0.93	1.21	42	0.93	1.29	38	1.34
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.30	0.43	36	0.47	0.49	54	0.41	0.52	43	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.46	39	0.65	0.52	72	0.53	0.55	55	0.63
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.69	0.52	74	0.76	0.56	75	0.87	0.60	78	0.76
Allowance for loan and lease losses	86.54	67.93	75	72.04	65.48	66	89.22	66.66	79	361.70
Equity capital + allowance for loan and lease losses	5.03	4.43	64	5.64	4.83	65	6.25	4.97	71	5.51
Tier 1 capital + allowance for loan and lease losses	7.29	5.28	73	8.81	5.98	76	9.36	6.05	81	9.36
Loans and leases + other real estate owned	0.95	0.88	59	0.92	0.92	54	1.14	0.97	70	0.95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.24	69	0.35	0.39	55	0.36	0.39	57	0.73	0.38	85	0.63	0.42	77
	90+ days past due		0.01	0.12	50	0.02	0.15	44	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.43	0.65	39	0.59	0.63	51	0.59	0.76	43	0.60	0.46	68	0.63	0.57	67
Commercial and industrial	30–89 days past due		0.53	0.17	93	0.60	0.23	89	0.68	0.23	89	1.95	0.31	96	1.23	0.30	96
	90+ days past due		0.13	0.02	94	0.50	0.03	96	0.30	0.03	96	0.36	0.05	93	0.39	0.05	93
	Nonaccrual.....		0.35	0.64	37	0.44	0.75	34	0.44	0.75	33	0.69	0.83	50	0.21	0.76	18
Individuals	30–89 days past due		0.52	0.55	53	0.40	0.58	34	0.68	0.83	45	0.74	0.83	44	0.88	0.84	47
	90+ days past due		0.09	0.07	71	0.11	0.13	64	0.17	0.14	71	0.06	0.17	48	0.09	0.16	56
	Nonaccrual.....		0.30	0.18	75	0.21	0.22	60	0.34	0.28	68	0.17	0.17	59	0.21	0.23	60
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.37	0.16	78	0.03	0.31	57	0.05	0.17	60	0.07	0.24	59	0.15	0.17	65
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.13	0.69	56	0.59	0.80	64	0.22	0.49	59	1.28	0.67	77	0.93	0.75	72
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.01	0.11	43	0.01	0.14	39	0.02	0.18	41	0.03	0.20	40	0	0.17	12
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,948,152	1,938,569	1,942,073	1,943,637	1,084,039										
Retained earnings	941,051	567,565	757,139	507,950	377,135										
Accumulated other comprehensive income (AOCI)	25,024	39,613	33,505	17,995	-4,826										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,914,227	2,545,747	2,732,717	2,469,582	1,456,348										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	987,183	1,008,059	997,215	1,013,596	565,741										
Accumulated other comprehensive income-related adjustments	25,024	39,613	33,505	17,995	-4,826										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,902,020	1,498,075	1,701,997	1,437,991	895,433										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,902,020	1,498,075	1,701,997	1,437,991	895,433										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	89,187										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	89,187										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	89,187										
Tier 1 Capital	1,902,020	1,498,075	1,701,997	1,437,991	984,620										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	505,331	393,375	504,345	397,560	73,925										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	100,826	126,008	126,043	39,266	28,819										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	606,157	519,383	630,388	436,826	102,744										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	606,157	519,383	630,388	436,826	102,744										
Exited advanced approach tier 2 capital															
Total capital	2,508,177	2,017,458	2,332,385	1,874,817	1,087,364										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	21,589,289	19,267,454	19,927,097	17,979,845	11,307,980										
Less: Deductions from common equity tier 1 capital	987,183	1,008,059	997,215	1,013,596	565,741										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	20,602,106	18,259,395	18,929,882	16,966,249	10,742,239										
Total risk-weighted assets	16,381,732	15,226,225	15,277,502	14,531,141	8,891,600										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.61	12.66	37	9.84	11.98	18	11.14	12.35	34	9.90	12.11	19	10.07	12.09	17
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.61	13.44	17	9.84	12.72	5	11.14	13.08	20	9.90	12.78	7	11.07	12.85	22
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.31	15.42	55	13.25	14.77	25	15.27	15.23	57	12.90	14.36	27	12.23	14.45	11
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.23	9.11	57	8.20	9.03	26	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
Insurance Activities						
Total insurance underwriting assets	0	0	0	0	0	0
Total property and casualty assets	0	0	0	0	0	0
Reinsurance recoverables (P/C)						
Total life and health assets	0	0	0	0	0	0
Reinsurance recoverables (L/H)						
Separate account assets (L/H)	0	0	0	0	0	0
Total insurance underwriting equity	0	0	0	0	0	0
Total property and casualty equity	0	0	0	0	0	0
Total life and health equity	0	0	0	0	0	0
Total insurance underwriting net income	0	0	0	0	0	0
Total property and casualty	0	0	0	0	0	0
Total life and health	0	0	0	0	0	0
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0
Unearned premiums (P/C)	0	0	0	0	0	0
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0
Separate account liabilities (L/H)	0	0	0	0	0	0
Insurance activities revenue	26	19	41	61	53	36.84
Other insurance activities income	26	19	41	61	53	36.84
Insurance and reinsurance underwriting income	0	0	0	0	0	0
Premiums	0	0	0	0	0	0
Credit related insurance underwriting	0	0	0	0	0	0
Other insurance underwriting	0	0	0	0	0	0
Insurance benefits, losses, expenses	0	0	0	0	0	0
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0
Life insurance assets	277,839	175,011	176,466	175,270	104,096	58.76
						260.39

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income	0	0.37	29	0	0.39	30	0	0.41	27	0.01	0.47	30	0.01	0.47	31
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.38	11.54	59	10.25	11.35	43	9.28	11.03	42	11.87	11.51	50	10.27	10.22	50
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,000	1,000	1,000	1,000	1,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....	0	3.19	51	0	5.10	47	0	2.04	49	0	12.40	48	0	3.24	43
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	10,000	93,000	67,450	46,000	-100.00	-100.00
Dividends		0	10,000	93,000	67,200	46,000	-100.00	-100.00
Interest		0	0	0	250	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		48	74	127	181	140	-35.14	20.00
Dividends		48	74	127	181	140	-35.14	20.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		48	10,074	93,127	67,631	46,140	-99.52	-99.76
Securities gains (losses)		0	0	0	61	0		
Other operating income		0	783	783	0	4,586	-100.00	
Total operating income		48	10,857	93,910	67,692	50,726	-99.56	-99.76
Operating Expenses								
Personnel expenses		5,579	3,309	7,642	6,002	8,148	68.60	452.92
Interest expense		7,129	4,867	10,907	8,826	6,822	46.48	735.76
Other expenses		2,797	4,224	7,368	13,634	6,278	-33.78	9.13
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		15,505	12,400	25,917	28,462	21,248	25.04	250.40
Income (loss) before taxes		-15,457	-1,543	67,993	39,230	29,478		
Applicable income taxes (credit)		-3,971	-2,327	-5,225	-5,603	-5,052		
Extraordinary items								
Income before undistributed income of subsidiaries		-11,486	784	73,218	44,833	34,530		
Equity in undistributed income of subsidiaries		224,775	50,774	188,770	116,608	86,497	342.70	1354.38
Bank subsidiaries		225,940	51,954	191,152	118,987	88,561	334.88	1361.92
Nonbank subsidiaries		-1,165	-1,180	-2,382	-2,379	-2,064		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		213,289	51,558	261,988	161,441	121,027	313.69	558.99
Memoranda								
Bank net income		225,940	61,954	284,152	186,187	134,561	264.69	541.58
Nonbank net income		-1,117	-1,106	-2,255	-2,198	-1,924		
Subsidiary holding companies' net income		0	0	0	0	0		

